DOCUMENT RESUME

ED 051 473 AC 010 371

TITLE	Social Security Study Guide: A Suggested Training Guide for Community Based Organizations.
INSTITUTION	Social Security Administration (DHEW), Washington, D.C.
REPORT NO	SS-1-637
PUB DATE	Apr 71
NOTE	18p.
AVAILABLE FROM	Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 (GPO 1971 0-424-945)
EDRS PRICE	EDRS Price MF-$0.65 HC-$3.29
DESCRIPTORS	*Community Organizations, *Federal Programs, *Financial Support, *Social Services, *Teaching Guides
IDENTIFIERS	*Social Security Program

ABSTRACT

This study guide is for the use of community workers who instruct members of their community in a basic social security course. The course is divided into five sessions of approximately 2 hours each. The guide, to be used by the instructor in a lecture/discussion setting, contains four Course Units: 1. Introduction, 2. How Quarters of Coverage Are Earned, 3. Types of Work Covered Under Social Security, and 4. Services of the Social Security Office. (DB)

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social security study guide

a suggested training guide for community based organizations

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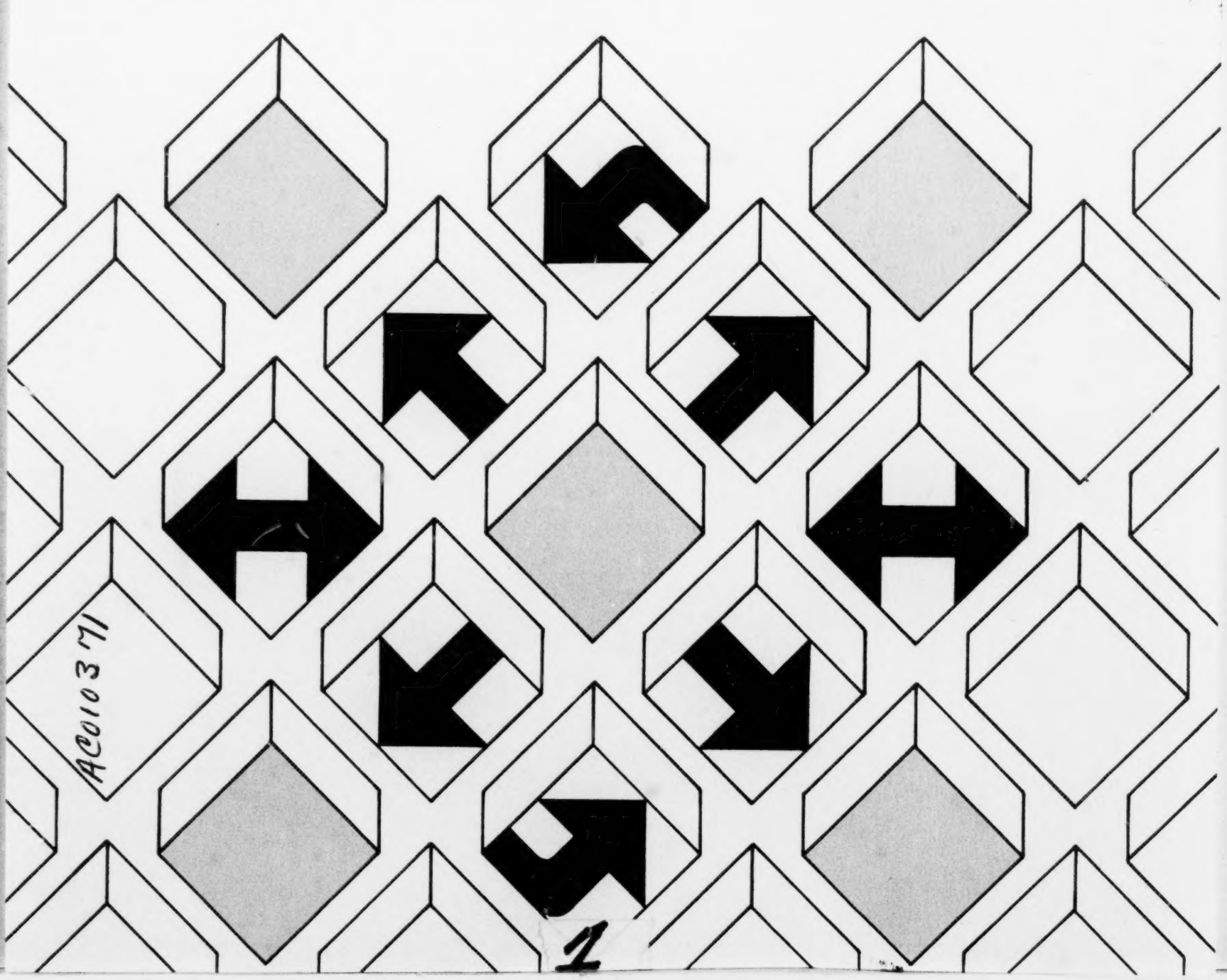

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social security study guide

purpose of the course

Social security is one of the main weapons in the fight against poverty—it keeps nearly 11 million people above the poverty level. Unfortunately, social security, like so many other programs, has not been completely effective in reaching the poor with information about their right to benefits.

Mass media bypass many of the disadvantaged and there is little question that face-to-face communication is the best way to reach them. Social security must go to them where they live with the help of community organizations.

general plan for the course

The plan is to provide information about basic social security protection for community workers who can pass the information on to members of their community. Emphasis is given to the importance of reporting all earnings for social security benefit purposes and of referring potential social security beneficiaries to the nearest social security office.

Instructors can adapt the suggestions and materials in this guide to the needs of the particular groups being oriented, since community workers will vary in education, experience, and ability. They can also call upon personnel of the local social security office to assist during the training period and to answer technical questions not covered in these materials.

course objectives

To prepare the community workers to:

1. Recognize residents who should be referred to the local social security office.

2. Communicate the value of social security to the young and old of the community and the importance of keeping well informed about the program.

3. Develop a close working relationship with the local social security office.

One point should be emphasized. No one should try to answer questions about social security unless he has adequate information. If you have any doubt about the answer to a person's question, please refer him to the nearest social security office. Misinformation can be very costly to a person and indeed is often the cause of lost benefits. And, for information on how a specific provision applies in a particular case, the local social security office should be consulted.

length of the course

1. The basic information on the social security program covered in the study guide has been divided into five sessions. About 2 hours should be spent in classroom instruction for each session, except for session five. Session five will be covered in the social security office.

2. The course can be completed in 8-10 hours, depending on how the programmed instruction and any film viewing are scheduled.

method of instruction

Subject matter should be presented in the sequence as it appears in the study guide. It is important, of course, that the instructor complete the course himself before attempting to teach it. He can begin by completing the programmed text, reading through the suggested study guide, reviewing the charts, and studying the reference materials. He may wish to clear up any difficulties with the representatives at his social security office before he starts teaching.

Here's what the kit consists of:

Study Guide—A guide for the instructor to use in a lecture-discussion setting. The material covered in the guide is the same as the information covered in the programmed learning text.

Programmed Learning Text—To be read and completed independently by both the instructor and student *before the beginning of classroom discussions.*

Wall Charts—To be used as indicated in the study guide. These will aid the instructor during his lecture.

Reference Materials—To be used by the instructor and students when more detailed information is needed about any part of the teaching materials. A sufficient supply of these materials may be obtained at the local social security office.

Quiz—The quiz should be given at the end of a course. This will enable both the instructor and the student to review the material covered during the course. A supply of quiz questions may be obtained from the local social security office.

Specialized Informational Leaflets—To be distributed to workers in the community worker's area.

Summary Guide to Social Security—A handy reference guide for community workers in the field.

Here's how to use the training material:

A. Classroom discussion should be conducted as follows:

1. The most important part of this course is the programmed text which each student will have. A programmed text is a relatively new kind of teaching aid, and at first many students

consider it too repetitious and too elementary. However, this type of instruction has proven to be highly effective in helping people acquire a great deal of information in a short time. It is widely used in industry, Government, and education.

It is important that you help your students understand the value of the programmed text and how to use it. An explanation appears at the beginning of the text. The following guidelines may be helpful:

a. Before giving the programmed text to the students, you, the instructor, should become familiar with its contents and be able to answer questions.

b. The students should be given the programmed text the day before the class begins if possible. This will enable them to participate more fully in classroom discussion.

c. If you have not already done so, at the beginning of the first class you should go over the explanation that appears on the front page of the programmed text with the students to determine if they understand how to use it properly.

d. The material in the study guide parallels the questions in the programmed text.

2. Preview the new subject matter to be discussed in class. Explain "new" words or terms which are used often in connection with the social security program. Use the charts as indicated.

3. Have a group discussion on the topics explained by the instructor. Questions dealing with actual individual problems should be answered by the people in the local social security office.

4. The review material in the study guide is optional. It may be used any time after the corresponding subject matter has been studied.

B. One or more of the 15-minute films described below may be shown to supplement the subject matter discussed in class.

1. The instructor should see the film(s) beforehand to plan the best time for showing each to the class and to plan the questions he will ask students **after** viewing the film(s).

2. The following films may be borrowed from the local social security office for use during training sessions.

Vietnam Veteran—A young permanently disabled ex-high school athlete who was with the Marines in Vietnam for a year and a half is eligible for social security disability benefits under the new rules for young workers. It's the story of a young man's courage to rebuild his life in spite of disability.

Interior Puerto Rico—This film is about a visit to a rural home in Puerto Rico where we meet a young man and his family who are thankful for social security disability benefits; and about a visit to the town of Caguas where we meet a widow and her family who are receiving survivors benefits.

The Story of Watts, California—today! Within the shadows of the famous Watts Tower, built years ago by Simon Rodia, live many social security beneficiaries. A field representative from the Watts Social Security office talks with John Williams, who is disabled; Mrs. Earslyne McCord, a young widow, and her children; and Mr. and Mrs. Jack Davis, retired and eligible for Medicare.

Worker in Hawaii—This is a story about the people who work at a pineapple cannery, fish market, and hula show. It is a simple story about social security from contributions to benefits.

The Pomona Story—A social security field representative interviews several residents of the town of Pomona, California. Several are social security beneficiaries who tell how their lives have been affected by receiving monthly cash benefits and health insurance benefits. Social security office services also are illustrated.

suggested course agenda

Following is an agenda for the material to be covered in this course with a *suggested* class time. If the time schedule is followed you should complete the course in 8-10 hours. The class time for each topic is only suggested. *You may increase or decrease class time* as needed as long as the course is completed.

Session One—(2 hours)
Major Characteristics of Social Security—30 minutes—(*Course Unit I*)
Who Can Get Benefits?—90 minutes—(*Course Unit I*)
1. Retirement
2. Survivors

Session Two—(2 hours)
Who Can Get Benefits? —90 minutes
1. Disability
2. Medicare
3. Retirement Test

Quarters of Coverage—30 minutes—(*Course Unit II*)

Session Three—(2 hours)
Quarters of Coverage—60 minutes
Coverage Under Social Security—60 minutes—(*Course Unit III*)

Session Four—(2 hours)
Coverage Under Social Security—60 minutes
Services of the Social Security Office—30 minutes—(*Course Unit IV*)
Quiz and Review—30 minutes

Session Five
Tour of the Social Security Office

supplementary material

1. *SSA Publications*
   SSI–35, "Your Social Security"
   SSI–50, "Your Medicare Handbook"

2. *Charts*
   Chart #1 Basic idea of Social Security
   Chart #2 How does Social Security work?
   Chart #3 Who can get Social Security cash payments?
   Chart #4 Medicare
   Chart #5 How is Social Security protection earned?
   Chart #6 How much work is needed to get Social Security benefits?
   Chart #7 Who earns Social Security protection?

course unit i

i. introduction

(Note: Use Chart #1 as you explain the following.)

- The purpose of social security is to help replace income lost because of the retirement, disability, or death of the worker and to help people 65 or over pay the costs of medical care.
- The basic idea of social security is a simple one: During working years employees, their employers, and self-employed people pay social security contributions. Then when a worker's earnings are reduced or stop due to retirement (at 62 or later), death, or disability, benefits are paid to the worker and his family to replace, in part, the loss of earnings. In addition, when the worker or his dependents or survivors reach 65, hospital insurance and medical insurance under Medicare are available to them.
- We are going to find out what types of benefits are available under social security. We will include explanations of how a person qualifies for benefits and the importance of making certain that all earnings are reported. We will try to talk about the facts that will be of special interest and importance to you and the people you are in touch with every day.

(Note: Use Chart #2 as you explain the following.)

A. Major characteristics of social security (social insurance)

1. Work related
   a. Entitlement to benefits grows out of work.
   b. Person earns security as he earns his living.
      Person earns two things when he works:
      (1) Income
      (2) Protection against loss of income
   c. Eligibility based on work record—eligibility for benefits depends on amount of work credit and the amount of benefits depends on average earnings—so it is extremely *important to be certain that employers report all earnings.*
2. Contributory
   a. Worker contributes from his own wages toward this type of protection so he does not feel that social security benefits are a "dole" or welfare payment. With few exceptions, the employer contributes an equal amount toward social security.
   b. Most self-employed people also pay social security contributions.
3. Compulsory
   a. The system has to be compulsory because if it were not people with lower salaries who may need protection most

may feel they cannot afford to contribute and would not have protection at the time of retirement, disability, or death.

b. Employers might not hire workers who joined the system since employers must pay one-half of the total contributions.

c. There would be no guarantee that enough money would be available to pay benefits if the system were not compulsory and universal.

d. Because almost all jobs are covered under social security, workers are assured that their protection will continue even if they change jobs.

4. No "means" test—an incentive for saving

(The difference between social security and welfare)

a. To receive welfare, a claimant must show he is without adequate resources (or "means") to support himself and, in some cases, his family.

b. A person does not have to be without "means" to become entitled to social security benefits. He has an incentive to save because he knows his savings will not affect his social security benefits.

5. Rights are clearly defined in the law

a. A person's right to benefits is clearly defined in the law.

b. If a person is denied benefits, he has the right to request a review of his claim(s).

B. Who can get benefits?

(Note: Use Chart #3 as you explain the following.)

1. Retirement

a. Worker at 65 gets full benefits. He can get benefits as early as 62, but the benefits are slightly reduced. (Refer to page 17, SSI–35.)

b. Wife at 65 gets full benefits. She can get benefits as early as 62, but the benefits are slightly reduced. However, she can get benefits at any age if caring for an entitled child under 18 or a child that became disabled before he reached 18, no matter how old the child is now. *

c. Children under 18, or up to 22 if unmarried and attending school full time.

* It is not necessary for a retired worker's dependents to have worked in order to receive benefits as a dependent. Dependents receive a smaller benefit than the worker's payment. (See page 12, SSI–35 for examples of dependents' benefits.)

d. Dependent husband at 62

e. Disabled child who is over 18 if disabled before 18 (paid after 18 until disability ends)

f. Divorced wife if 62 (Refer to page 16, SSI–35 for circumstances.)

2. Survivors (of an insured worker)

a. Widow at any age under 60 if she has a child in her care who is under 18 or a disabled child getting benefits

b. Dependent widow who is disabled and between age 50 and 60

c. Dependent widower at 62 or a disabled widower between 50 and 62

d. Widow at 62, or at 60 if she takes reduced benefits

e. Child under 18, or to 22 if attending school full time

f. Disabled child if disabled before 18 (paid after 18 until disability ends)

g. Dependent parent at 62

h. Surviving divorced wife or husband (Refer to page 16, SSI–35 for circumstances.)

3. If a worker becomes disabled

a. Disabled worker (man or woman) under 65 if disability has lasted or is expected to last 12 months or more

b. Wife at 62 or before if she has child under 18 or a disabled child who was disabled before 18

c. Child under 18 or up to 22 if attending school full time or after 18 if disabled before 18 and still disabled

d. Dependent husband at 62

(Note: Use Chart #4 as you explain the following.)

4. Medicare at 65 (It has two parts, hospital and medical insurance.)

a. Hospital insurance (hospital and some posthospital care)

(1) Any social security beneficiary 65 or over, or a person 65 or over entitled to railroad benefits, is entitled to hospital insurance.

(2) If a person reached 65 before 1968, he is eligible for hospital benefits even though he may never have worked under social security.

(3) If a person reached 65 in 1968 or after, he needs some credit for work under social security to get hospital benefits.

(4) A person pays a portion of his hospital bill and hospital insurance pays the balance for *covered* services. (Refer to SSI–50 if specific information is needed.)

b. Medical insurance (doctor and other health care service bills)

(1) Voluntary participation. If a person wants this insurance, he signs up for it. (Apply as early as 3 months before becoming 65.)

(2) Person must be at least 65.

(3) Up until July 1971 most people paid $5.30 a month. Beginning July 1, 1971, the basic rate will be changed to $5.60 a month. The Federal Government matches these payments.

(4) After a person has the first $50 of reasonable charges for medical services in a calendar year, medical insurance will pay 80 percent of the reasonable charges for the rest of the year.
(Refer to SSI–50 if specific information is needed.)

C. If you work after your social security payments start, your earnings may affect your monthly payments. Your social security office will explain how any future earnings will affect your payments. The explanation that follows gives a general idea of how it works. (For more information, see pages 21-23, SSI–35.)

1. If you earn $1,680 or less in a year, your monthly payments are not affected.

2. If you earn over $1,680, some money may be withheld.

3. Exceptions:

a. Regardless of how much you earn in a year, you will get payments for any month in which you earn $140 or less. If you are self-employed, you will get payments for any month in which you do not earn $140 or perform substantial services in your business. The decision as to whether you are performing substantial services in self-employment depends on the circumstances in the particular case. Your social security office can give you full information.

b. Also, benefits are payable for all months after you reach 72, no matter how much you earn.

c. These rules apply only to retirement and survivors benefits, not to disability or Medicare benefits. Your earnings as a retired worker may affect your own and your dependents' benefits. Your earnings as a dependent who is getting social security benefits affect only your benefit and not those of other members of the family.

D. Review (optional)

1. What is the basic idea of social security?

   Answer: That during working years, employees, their employers, and self-employed people pay contributions which are pooled in the social security funds. When there is a loss of income due to retirement, disability, or death of the worker, cash benefits may be paid; and health insurance may be available at 65.

2. Name some people who can get benefits under social security when a wage earner retires.

   Answer: The worker—full benefits at 65 or permanently reduced at 62; his wife—full benefits at 65 or permanently reduced at 62. She can get benefits at any age if caring for an entitled child under 18 or a child that became disabled before he reached 18, no matter how old the child is now.

3. Who should answer specific questions about a person's monthly benefit check?

   Answer: A representative in his social security office.

course unit ii

ii. how quarters of coverage are earned

(Note: Show Chart #5 to help students understand the following.)

A. Generally, a worker must make $50 in a calendar quarter (3-month period) in order to get credit for a quarter of coverage under social security. Four quarters make up a year of coverage.

B. Exceptions

1. When maximum wages are paid (presently $7,800 a year; $9,000 starting in 1972) a person is given credit for all quarters of the year, regardless of whether he earned the money working only part of the year.

   Example—Joe worked January through June 1971 (the first and second quarters); and by the end of June his earnings reached $7,800, the maximum creditable for social security. Even though he didn't work the last half of the year, he will get credit for 4 quarters.

2. A self-employed person (a person who works in his own business) needs to make at least $400 net profit in a year to get four quarters of credit in that year. Less than $400 means no quarters of coverage.

   Example—Jim, a barber, made $7,000 last year. After he paid rent, his assistants, and other expenses, he had net earnings of $4,500. He gets credit for four quarters of coverage. Tom, 18, works part time as a self-employed salesman. He had a bad year and just about broke even. He netted only $355 after expenses. He gets no credit for social security.

3. Farm workers earn a quarter of coverage for each $100 in cash wages reported in a year up to $400 (for four quarters).

   Example—Bob, a berry picker, had $150 reported to social security for the year. He gets one quarter of coverage. A friend, Charlie, had $290 reported to social security. He gets two quarters of coverage. A third friend earned $300. He gets credit for three quarters of coverage.

C. Amount of work needed for social security benefits (insured status)

1. A person must have a certain number of quarters of coverage before retirement, survivors, or disability insurance benefits can be paid to him or his family. A person is insured if he has the needed number of quarters of coverage credited to his social security earnings record.

(Note: Use Chart #6 to illustrate how much work is needed for different kinds of social security benefits. Pages 8-9 of SSI–35 contain additional information on how to compute the amount of work needed for retirement or survivors benefits.)

2. Disability benefits (amount of work needed)

   a. A person who is *31 or older* when he becomes disabled needs to have credit for 5 years of work in the 10-year period ending with the quarter he becomes disabled.

   b. A person who becomes disabled *before 31* can be insured for disability benefits with less than 5 years of work. He needs credit for working during half the time between 21 and the time he became disabled.

   Example—Joe, a 29-year-old steelworker, became disabled after an accident at the mill. He needed credit for 4 years of work (half the time between 21 and 29—8 years). Bob, a carpenter, was injured in an auto accident at 25. He needed credit for 2 years of work (half the time between age 21 and 25—4 years).

   c. A person who is disabled at 24 or earlier needs 1½ years of work under social security during the 3 years before he became disabled.

   Example—Frank became disabled at 21. He needed credit for 1½ years of work within the 3 years before he became disabled.

3. Special payments for people 72 or over

   a. A person who reached 72 before 1968 can get special payments even if he never worked under social security.

   b. If he reaches 72 after 1967, he needs credit for some work under social security to get the special payment.

D. Review (optional)

What is meant by a "quarter of coverage"?

Answer: Usually, it is any calendar quarter in which a worker earns enough to be counted for his social security.

How many quarters of coverage may be credited in a year?

Answer: No more than four—one for each quarter.

course unit iii

iii. types of work covered under social security

(Note: Use Chart #7 as you explain the following. Refer to pages 36-44 in SSI–35 if necessary.)

A. The original Social Security Act was enacted August 14, 1935, and covered a limited number of workers, primarily in commerce and industry. But the law has been amended many times. Now all types of employment are covered unless specifically indicated otherwise in the law.

The largest group of people not covered under the social security system are Federal employees who are covered by a different Federal retirement system.

There are some cases where some work done for State and local governments such as city, county, or school, may not be covered. In these situations, information as to whether the employment is covered may be obtained from the payroll office.

B. Special conditions must be met for certain types of employment to be covered by social security. The following are the major types in this category:

1. *Domestic Workers*—Like most workers, domestic workers are covered when they make $50 or more in cash wages during a quarter. There's a difference here however. For a domestic worker to be covered, she must be paid $50 or more in a quarter by at least one of her employers. If she earns a total of $50 or more, but no one employer paid her as much as $50, then none of her earnings will count toward social security.

Example—Agnes, a maid, worked for Mrs. Smith 2 days a week, January through March, the end of the calendar quarter, and was paid $240. Mrs. Smith should take out the social security contribution from the $240, add an equal amount (as the employer's contribution) and send the total to the Internal Revenue Service, reporting Agnes' name, social security number, and wages ($240). The report will then be sent to the social security headquarters in Baltimore where the wages will be posted to Agnes' social security record.

Agnes also works 2 days a week for Mrs. Jones and earns $300 during the quarter. Mrs. Jones must also make a report and send in the contributions at the end of the quarter.

Agnes sometimes works one day a week for Mrs. Jackson and generally earns about $40 during a quarter. Mrs. Jackson does not have to report the wages since they amount to less than $50 for the quarter.

Remember! The wages must amount to $50 during one quarter from one employer to be covered under social security.

It is the responsibility of the employer to report the wages, but the employee should make sure his wages are being reported. Anyone can get a post-card form from the nearest social security office to request a statement of earnings credited to his social security record.

2. *Tips*—The income of some employees such as bellhops, waiters, and beauty operators, may include a large amount in tips. However, before tips are creditable for social security purposes, the tips must amount to at least $20 a month in cash from one job; and the employee must report the amount of tips to his employer within 10 days after the month they are received.

3. *Self-Employed People*—People who are self-employed must have *net* earnings of at least $400 in a year for their income to be creditable under social security.

4. *Farm Workers*—(Note: Explain if yours is a farm community.) For a farm worker's pay to be included in his social security record, the worker must meet either of the following: (1) He must receive wages of at least $150 during the year from one employer; or (2) He must work on 20 or more days for one employer during the year for wages figured on a time basis, such as by the hour, day, or week. In the second situation, note that there is no minimum amount that the worker must be paid by one employer. If he is paid on a time basis and works on 20 or more days for one employer, the work is covered under social security.

Example—Frank worked on Mr. Jones' farm He worked a few hours on 19 different days in 1969, and was paid $150 for the work he did. This $150 should be reported for Frank.

Example—Ernie worked only 17 days during the year on Mr. Smith's farm and was paid $149. Since he neither worked on 20 days for wages figured on a time basis nor was paid at least $150 that year by Mr. Smith, the $149 in wages should not be reported.

Example—Wally worked part time on Mr. Smith's farm for $1.75 per hour. He managed to put in 2½ hours on 20 different days during the year and received a total of $87.50 in wages for the year. Since Wally was paid on a time basis and worked on 20 different days during the year, Mr. Smith should report the $87.50 wages.

5. *Military Service*—(Not in the same category as the above groups.) Since January 1, 1957, the base pay of members of the uniformed services on active duty or active duty for training has been covered by social security. Veterans who served in the active military service before 1957 may be given free wage credits for social security. Beginning with 1968 servicemen get free credits, generally amounting to $100 for each month of active duty, in addition to base pay.

6. *Railroad Employees*—(Refer to pages 41-42, SSI–35.) Railroad employees have their own retirement system. It is similar to social security.

C. Check your earnings record

The important thing to remember is to be sure all "covered" wages are reported by each employer. Each employer should give you an earnings statement each year. This statement (usually Form W–2, Wage and Tax Statement) can help you check on your social security record. You may check on your record by calling your nearest social security office and asking for a post-card form to request a copy of your record.

course unit iv

iv. services of the social security office

(Arrange for a tour of the nearest social security office.)

A. If a person has any question regarding social security, he should contact his social security office.

B. In addition to helping people apply for benefits, the social security office issues social security numbers.

C. The social security office will help a person arrange for a review of his claim for benefits if he disagrees with the decision.

D. A representative will visit a sick person confined to his home, hospital, or other institution and help him apply for benefits.

E. Someone from the social security office will speak about social security at meetings of groups and organizations.

F. The address and telephone number of social security offices are listed in the telephone book of each community under "United States Government Offices, or Social Security Administration." Our office(s) are located at _____, telephone number _____.

G. There are certain proofs or evidence that an applicant will need to substantiate events such as date of birth, marriage, death, etc. The people at the social security office will discuss these items at the time an application for benefits is made.

The worker should have his social security card or a record of his number.

ERIC Clearinghouse
JUL 14 1971
on Adult Education

U. S. GOVERNMENT PRINTING OFFICE : 1971 O - 424-945

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
Social Security Administration
SSI-637 April 1971